

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Leroy Allen Steidinger, Jr.
 Patricia Ann Steidinger
 Debtors

Case No. 19-13625-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.
 db/jdb

smg +Leroy Allen Steidinger, Jr., Patricia Ann Steidinger, 1310 Fleming Street,
 Bethlehem, PA 18017-6126
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14336811 +ComenityCB/Boscows, PO BOX 182120, Columbus, OH 43218-2120
 14336815 +Exxon Mobil, PO BOX 6404, Sioux Falls, SD 57117-6404
 14336817 IRS, Department of the Treasury, Andover, MA 01810
 14336818 +Kay Jewelers/Genesis, 15220 NW Greenbrier, Beaverton, OR 97006-5744
 14336819 +Kia Motor Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
 14336821 +Mass Mutual, PO BOX 75045, Charlotte, NC 28275-0045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 05 2019 02:45:14

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 05 2019 02:45:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14336804 +EDI: AMEREXPR.COM Oct 05 2019 06:38:00 AMEX, PO BOX 297871,
 Fort Lauderdale, FL 33329-7871
 14336803 +E-mail/Text: backoffice@affirm.com Oct 05 2019 02:45:51 Affirm Inc, 650 California ST,
 Fl 12, San Francisco, CA 94108-2716
 14336806 E-mail/Text: bankruptcy@bbandt.com Oct 05 2019 02:45:05 BB&T, PO BOX 1847,
 Wilson, NC 27894
 14336805 +EDI: TSYS2.COM Oct 05 2019 06:38:00 Barclays Bank Delaware, PO BOX 8803,
 ATT: Credit Bureau, Wilmington, DE 19899-8803
 14336807 EDI: CAPITALONE.COM Oct 05 2019 06:38:00 Capital One Bank USA NA, 15000 Capital One Dr,
 Richmond, VA 23238
 14336808 +EDI: CHASE.COM Oct 05 2019 06:38:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14336810 +EDI: WFNBN.COM Oct 05 2019 06:38:00 Comenity Bank/Womnwthn, PO BOX 182789,
 Columbus, OH 43218-2789
 14336809 +EDI: WFNBN.COM Oct 05 2019 06:38:00 Comenity Bank/fashbug, PO BOX 182789,
 Columbus, OH 43218-2789
 14336812 +EDI: CRFRSTNA.COM Oct 05 2019 06:38:00 Credit First NA, 6275 Eastland Road,
 Brookpark, OH 44142-1399
 14336813 +EDI: RCSFNBMARIN.COM Oct 05 2019 06:38:00 Credit One Bank NA, PO BOX 98875,
 Las Vegas, NV 89193-8875
 14336813 +E-mail/PDF: creditonebknofications@resurgent.com Oct 05 2019 02:41:46 Credit One Bank NA,
 PO BOX 98875, Las Vegas, NV 89193-8875
 14336814 +EDI: IRS.COM Oct 05 2019 06:38:00 Department of Treasury, Internal Revenue Service,
 PO BOX 8208, Philadelphia, PA 19101-8208
 14336816 +E-mail/Text: bankruptcies@halstedfinancial.com Oct 05 2019 02:45:47
 Halsted Financial Services, LLC, PO BOX 828, Skokie, IL 60076-0828
 14336820 +E-mail/Text: bncnotices@becket-lee.com Oct 05 2019 02:45:04 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14336825 +EDI: RMSC.COM Oct 05 2019 06:38:00 SYNCE/Amazon, PO BOX 965015, Orlando, FL 32896-5015
 14336826 +EDI: RMSC.COM Oct 05 2019 06:38:00 SYNCE/Care Credit, C/O PO Box 965036,
 Orlando, FL 32896-0001
 14336827 +EDI: RMSC.COM Oct 05 2019 06:38:00 SYNCE/Lowes, PO BOX 956005, Orlando, FL 32896-0001
 14336828 +EDI: RMSC.COM Oct 05 2019 06:38:00 SYNCE/Sams Club, PO BOX 965005,
 Orlando, FL 32896-5005
 14336829 +EDI: RMSC.COM Oct 05 2019 06:38:00 SYNCE/Walmart, PO BOX 965024, Orlando, FL 32896-5024
 14336822 +EDI: SEARS.COM Oct 05 2019 06:38:00 Sears/CBNA, PO BOX 6282, Sioux Falls, SD 57117-6282
 14336823 +E-mail/Text: jennifer.chacon@spservicing.com Oct 05 2019 02:45:51 Select Portfolio SVCIN,
 PO BOX 65250, Salt Lake City, UT 84165-0250
 14336824 +EDI: SWCR.COM Oct 05 2019 06:38:00 Southwest Credit System, 4120 International Pkwy,
 Carrollton, TX 75007-1958
 14337540 +EDI: RMSC.COM Oct 05 2019 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14336830 +EDI: WTRRNBNBANK.COM Oct 05 2019 06:38:00 TD Bank USA/Target, PO BOX 673,
 Minneapolis, MN 55440-0673

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Joint Debtor Patricia Ann Steidinger claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES LAPUTKA on behalf of Debtor Leroy Allen Steidinger, Jr. claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
DANIEL P. JONES on behalf of Creditor M & T Bank djones@sterneisenberg.com,
bkecf@sterneisenberg.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as indenture trustee,
for the holders of the CIM Trust 2017-4, Mortgage-Backed Notes, Series 2017-4
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Leroy Allen Steidinger Jr.</u>	Social Security number or ITIN	xxx-xx-2449
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Patricia Ann Steidinger</u>	Social Security number or ITIN	xxx-xx-2190
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-13625-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leroy Allen Steidinger Jr.

Patricia Ann Steidinger

10/3/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.